

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
ALEXANDRIA DIVISION

In re: :  
Mary Margaret Charlotte Soubra : Case No. 17-10307-BFK  
: Chapter 13  
Debtor

MOTION TO APPROVE LOAN MODIFICATION AND MEMORANDUM OF  
POINTS AND AUTHORITIES

COMES NOW, Debtor, by her undersigned counsel and to this Honorable Court,  
respectfully represents as follows:

1. Debtor, Mary Margaret Charlotte Soubra is indebted to SunWest Mortgage Company, INC., in the approximate amount of \$244,007.87, including all arrears, secured by her residence at 4601 Eastlawn Ave., Woodbridge VA 22193
2. SunWest Mortgage Company, INC. has agreed to modify the Debtor's mortgage loan. The proposed unexecuted, loan modification terms are attached as Exhibit 1. The new principal balance will be \$244,007.87.
3. Pursuant to paragraph 10 of the confirmed chapter 13 plan, Court permission is required to approve this modification.
4. As a result of the loan modification agreement, Debtor's monthly mortgage payment will be \$1,494.62 principal, interest and escrow per month. Interest rate will be at 3.25% fixed for 30 years. The original interest rate was 3.75% per annum. The pre-modification monthly mortgage installment was approximately \$1,668.00 per month. The loan modification will reduce the length of the plan and permit the Debtor to leave chapter 13 protection early. Debtor will amend her plan to reflect the overall increase of the amounts payable in the plan, by \$173.38.
5. The new modified principal balance of \$244,007.87 will include all amounts, including

arrearages.

6. This modification is in the best interest of the Debtor and the estate because the new payment amount is lower than the current amount and all mortgage arrears are taken from the chapter 13 plan and rolled into the loan modification.

7. If the modification is approved by the Court, Debtor will file an amended chapter 13 plan increasing her plan payment by the amount of the mortgage payment reduction under the new payment.

WHEREFORE, Debtor asks that this Honorable Court approve the subject loan modification.

Date: May 12, 2021

Mary Margaret Charlotte Soubra, Debtor  
By Counsel

/s/John D. Sawyer

John D. Sawyer, Esq.  
Sawyer & Azarcon, P.C.  
10605 B-2 Judicial Drive  
Fairfax, VA 22030  
(703) 893-0760  
Bar No. 28170  
Counsel for Debtors

#### CERTIFICATE OF SERVICE

I hereby certify that on this 12th day of May, 2021 a copy of the foregoing instrument was mailed postage prepaid to the debtor, Trustee and all creditors and parties in interest.

/s/ John D. Sawyer  
John D. Sawyer, Esq.

[Soubra.LM.Appr.MTN]

#### PARTIES TO RECEIVE COPIES:

Mary M.C. Soubra  
4601 Eastlawn Ave.,  
Woodbridge, VA 22193

Ally Financial  
Po Box 380902  
Bloomington, MN 55438

Barclays Bank Delaware  
100 S West St  
Wilmington, DE 19801

Consol Plus  
1875 South Grant Street  
San Mateo, CA 94402

Genesis Bankcard Srvs  
15220 Nw Greenbrier Pkwy  
Suite 200  
Beaverton, OR 97006

Inova Lab  
2832 Juniper Street  
Fairfax, VA 22031

Inova Physical Therapy  
14605 Potomac Branch Drive  
Woodbridge, VA 22191

Internal Revenue Service  
400 N 8th St, Box 76  
Stop Room 898  
Richmond, VA 23219

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

Lending Club Corp  
71 Stevenson St  
Suite 300  
San Francisco, CA 94105

Net Credit Financial  
Po Box 645295  
Cincinnati, OH 45264

Onemain  
Po Box 1010  
Evansville, IN 47706

PayPal Credit  
PO Box 5018  
Timonium, MD 21095

Purchasing Power  
1349 W Peachtree Street,  
Suite 1100  
Atlanta, GA 30309

Sun West Mortgage Co I  
18000 Studebaker Road, #200  
Cerritos, CA 90703

Virginia Dept of Taxation  
PO Box 1880  
Richmond, VA 23218-1880